

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Cuervo, Josphe and Cuervo, Mary E.

Case No. 17-20492-GLT

Reporting Period: November, 2017

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	X	
Schedule of Cash Receipts and Disbursements - continuation	MOR-1 (INDV) (CONT)		
Bank Reconciliation		X	
Copies of bank statements		X	
Cash disbursements journals		X	
Copies of tax returns filed during reporting period		N/A	
Summary of Unpaid Postpetition Debts	MOR- 4	X	
Debtor Questionnaire	MOR- 5	X	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor

Date

12/28/17

Signature of Joint Debtor

Date

12/28/17

Signature of Preparer

Date

Printed Name of Preparer

FORM MOR (INDV)
(10/00)

		Case No. 17-20492-GLT	
Debtor: Cuervo, Joseph & Cuervo, Mary E		Reporting Period: NOVEMBER 2017	
INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS.			
Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.			
	November		
	Current Month Actual	Cumulative Filing to Date Actual	
Cash - Beginning of Month	\$ 21,160.57		
RECEIPTS			
Beginning Balance		\$ 1,749.45	
Wages (NET)	\$ 3,336.36	\$ 57,604.50	
Draws	\$ 8,500.00	\$ 98,302.28	
Interest and Dividend Income (cash deposit)	\$ -	\$ 160.00	
Other Deposits	\$ -	\$ 3,700.00	
Distribution From Deceased Fathers Probate Estate	\$ -	\$ 22,551.40	
Other Income (attach schedule) BANK CREDITS	\$ 17.00	\$ 280.52	
Total Receipts	\$ 11,853.36	\$ 184,348.15	
DISBURSEMENTS			
ORDINARY ITEMS			
Mortgage Payment(s)	\$ 2,862.01	\$ 28,110.32	
Groceries/Food/Dining Out	\$ 1,862.06	\$ 13,060.50	
Other Secured Note Payments	\$ -	\$ -	
Utilities	\$ 618.44	\$ 10,113.43	
Insurance	\$ 200.00	\$ 6,013.44	
Auto Expense	\$ 653.08	\$ 4,885.60	
Vehicle Payments	\$ 645.33	\$ 6,453.30	
Lease Payments	\$ -	\$ -	
IRA Contributions	\$ 400.00	\$ 2,755.20	
Repairs and Maintenance	\$ 88.54	\$ 6,114.62	
Medical Expenses	\$ 20.00	\$ 1,053.97	
Household Expenses	\$ 302.03	\$ 4,299.14	
Charitable Contributions	\$ 625.00	\$ 625.00	
Taxes - Real Estate	\$ 1,698.10	\$ 11,482.37	
Taxes - Personal Property	\$ -	\$ -	
Taxes - Other (attach schedule) Payroll Withholding ***see below	\$ -	\$ -	
Travel and Entertainment	\$ 970.66	\$ 5,095.67	
Bank Charges	\$ 11.00	\$ 547.62	
Gifts	\$ 2,313.19	\$ 5,952.65	
Other (attach schedule)	\$ 952.41	\$ 45,110.97	
Total Ordinary Disbursements	\$ 14,221.85	\$ 151,673.80	
REORGANIZATION ITEMS			
Professional Fees (Gary Short)	\$ 1,500.00	\$ 12,900.00	
U.S. Trustee Fees		\$ 1,950.27	
Other Reorganization Expenses (filing fee)		\$ 532.00	
Total Reorganization Items	\$ 1,500.00	\$ 15,382.27	
Total Disbursements (Ordinary & Reorganization)	\$ 15,721.85	\$ 167,056.07	
Net Cash Flow (Total Receipts - Total Disbursements)	\$ (3,868.49)	\$ 17,292.08	
Cash - End of Month (Must equal reconciled bank statement)	\$ 17,292.08		
Payroll Withholding	\$ 1,260.21	\$ 19,840.39	
Other Payroll Deductions	\$ 1,526.68	\$ 15,551.07	

MOR Individual worksheet

MONTH

NOVEMBER 2017

FNB account: 7610

All monthly expenses are paid as they are incurred.

Beginning bank balance \$21,160.57

Total credits (additions for month) \$11,853.36

Total debits (deductions for month) \$15,721.85

Income

Wages	\$3,336.36
Draws	\$8,500.00
Sale of Assets	\$0.00
Social Security & Pension Income	\$0.00
Miscellaneous credits (MC)	\$17.00
Total Income *	\$11,853.36

*Should balance with bank statement credits for month (additions)

Expenses

Mortgage payments (M)	\$2,862.01
Vehicle payments (V)	\$645.33
Utilities (U)	\$618.44
Insurance (I)	\$200.00
Auto fuel and repairs (A) (includes parking fees)	\$653.08
Groceries/Dining out (G)	\$1,862.06
Home repairs and maintenance (H)	\$88.54
Medical (MD)	\$20.00
Household expenses (HH)	\$302.03
Gifts	\$2,313.19
IRA contributions	\$400.00
Charitable (C)	\$625.00
Real estate taxes (RTX)	\$1,698.10
Professional fees (PF)	\$1,500.00
U.S. Trustee Fees (US)	\$0.00
Bank Charges (BC)	\$11.00
Travel/Entertainment	\$970.66
Other (see attached)	\$952.41
Total Expenses *	\$15,721.85

* Should balance with bank statement debits for month (deductions)

Reconciliation

Beginning bank Balance	\$21,160.57
Plus Income for period	\$11,853.36
Subtotal	\$33,013.93
Less Expenses	\$15,721.85
Month End Bank Balance	\$17,292.08

Case No. 17-20492-GLT		
Debtor: Cuervo, Joseph & Cuervo, Mary E		Reporting Period: NOVEMBER 2017
INDIVIDUAL DEBTR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet		
BREAKDOWN OF "OTHER" CATEGORY	CURRENT MONTH ACTUAL	CUMULATIVE FILING TO DATE ACTUAL
Other Income		
Other Taxes		
Gifts		
Other Ordinary Disbursements		
ATM (withdrawals for cash/gift/purchases) (Pocket money)	\$400.00	
Thanksgiving costs	\$99.23	
Student loan	\$200.00	
Dry Cleaning	\$11.20	
Clothing Purchases	\$8.00	
AARP annual membership	\$43.00	
Apple I tunes	\$11.68	
Home Office/Business expenses (Includes Post office)	\$28.30	
Personal expenses (Including hair, nails, personal items, etc)	\$151.00	
TOTAL	\$952.41	\$45,110.97
Other Reorganization Expenses		

**Statement Ending 11/30/2017**

4140 E. State Street
Hermitage, PA 16148

JOSEPH CUERVO JR

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Primary Account Number: [REDACTED] 7610

ADDRESS SERVICE REQUESTED

JOSEPH CUERVO JR
MARY E CUERVO
CH 11 DIP ACT NO 17-20492 GLT
8000 SHERWOOD DR
PRESTO PA 15142-1078

Managing Your Accounts

- Online www.fnb-online.com
- By Phone 1 800-555-5455
- By Mail 4140 E. State Street
Hermitage, PA 16148

Summary of Accounts

Account Type	Account Number	Balance This Statement
WORKPLACE FIRST	[REDACTED] 7610	\$17,292.08

WORKPLACE FIRST - [REDACTED] 7610**Account Summary**

Date	Description	Amount		
11/01/2017	Balance Last Statement	\$21,160.57	Minimum Balance	\$17,297.08
	8 Credit(s) This Period	\$11,853.36	Average Ledger Balance	\$21,398.58
	134 Debit(s) This Period	\$15,721.85	Average Available Balance	\$21,115.24
11/30/2017	Balance This Statement	\$17,292.08		
	Service Charges	\$5.00		

Account Activity

Post Date	Description	Debits	Credits	Balance
11/01/2017	Balance Last Statement			\$21,160.57
11/01/2017	G 25261 PIN PUR 11/01 09:20 PRESTO QWIK STOP PRESTO PA 05364984 730546861~5499	\$19.02		\$21,141.55
11/02/2017	✓ DEPOSIT <i>DRAN</i>		\$8,500.00	\$29,641.55
11/02/2017	M SELECT PORTFOLIO ONLINE PMT CKF962150893POS	\$2,862.01		\$26,779.54
11/02/2017	U DUQUESNE LIGHT ONLINE PMT CKF962150893POS	\$302.79		\$26,476.75
11/02/2017	ATM 8032 ATM WTD 11/02 13:57 FIRST NAT BANK CARNEGIE PA PA900030 008032 ~6011	\$120.00		\$26,356.75
11/02/2017	other AARP MEMBERSHIP 6883711	\$43.00		\$26,313.75
11/03/2017	✓ UPMC PRESBYTERIA PAYROLL 00063884 <i>WAGES</i>		\$1,857.83	\$28,171.58
11/03/2017	G 633915 PIN PUR 11/03 13:18 PENNSYLVANIA MAC PITTSBURGH PA 39927301 63391~5411	\$19.39		\$28,152.19
11/03/2017	A 71176 PIN PUR 11/02 19:53 ADVANCE AUTO PAR CARNEGIE PA 31252502 071176 ~5533	\$9.62		\$28,142.57
11/03/2017	G 707128 PIN PUR 11/03 13:26 TSP 203 HEIDELBERG PA 0001D566 707128 ~5541	\$8.14		\$28,134.43
11/06/2017	C CHECK # 999 <i>Allegria (donated in memory of father)</i>	\$600.00		\$27,534.43
11/06/2017	✓ CHECK # 2354843	\$356.74		\$27,177.69
11/06/2017	✓ CHECK # 2349580	\$288.59		\$26,889.10
11/06/2017	H 641638 PIN PUR 11/06 12:19 TARGET T-1217 60 Pittsburgh PA 99999999 64163~5310	\$150.61		\$26,738.49





Document
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First National Bank

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Statement Ending 11/30/2017

JOSEPH CUERVO JR

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Primary Account Number: [REDACTED] 7610

WORKPLACE FIRST - [REDACTED] 7610 (continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
11/06/2017	ATM 8247 ATM WTD 11/04 12:49 FIRST NAT BANK CARNEGIE PA PA900030 008247 ~6011	\$100.00		\$26,638.49
11/06/2017	other 957186 PIN PUR 11/06 11:50 HOBBYLOBBY 6511 PITTSBURGH PA 99999999 957186~5945 <i>Thanksgiving</i>	\$68.29		\$26,570.20
11/06/2017	A 31459 POS PUR 11/05 22:06 EXXONMOBIL 47 SOMERVILLE NJ 001 031459 ~5542	\$40.00		\$26,530.20
11/06/2017	G 0006 POS PUR 11/06 10:06 WICKS RIVERSIDE NEW CUMBERLAN WV 00006267 000~5812	\$32.10		\$26,498.10
11/06/2017	G 378948 PIN PUR 11/05 11:18 SMITH OIL NEW CUMBERLAN WV 30452101 378948 ~5541	\$28.01		\$26,470.09
11/06/2017	G 0060 POS PUR 11/04 19:22 COLANGELO'S PITTSBURGH PA 00006049 000060 ~5814	\$23.00		\$26,447.09
11/06/2017	G 772200 PIN PUR 11/04 09:55 TSP 203 HEIDELBERG PA 0001D566 772200 ~5541	\$18.25		\$26,428.84
11/06/2017	other 74003 POS PUR 11/04 04:42 APL* ITUNES.COM/ 866-712-7753 CA 00000000 074~5735	\$10.69		\$26,418.15
11/06/2017	G 25427 POS PUR 11/03 14:07 STARBUCKS STORE PITTSBURGH PA 00000000 025427~5814	\$4.23		\$26,413.92
11/06/2017	A 10562 POS PUR 11/03 20:54 PARKING IN PITTS PITTSBURGH PA 00348612 01056~7523	\$2.00		\$26,411.92
11/07/2017	IRA FID BKG SVC LLC MONEYLINE XXXXXX5911IYHBS	\$400.00		\$26,011.92
11/07/2017	I ALLSTATE V&P INS INS PYMT 000000952895662	\$200.00		\$25,811.92
11/07/2017	other 37183 PIN PUR 11/07 17:58 BEST BUY 00 PITTSBURGH PA 06566369 7311552717~5732 <i>Christmas gifts</i>	\$192.55		\$25,619.37
11/07/2017	other 702313 PIN PUR 11/07 17:29 MACY'S 832 PITTSBURGH PA 99999999 702313 ~5311 <i>Christmas gifts</i>	\$60.99		\$25,558.38
11/07/2017	G 403567 PIN PUR 11/07 09:31 AMERICAN NATURAL SEWICKLEY PA 13516501 403567~5541	\$17.27		\$25,541.11
11/08/2017	RTX CHECK # 1021	\$1,698.10		\$23,843.01
11/08/2017	PF CHECK # 1022	\$1,500.00		\$22,343.01
11/08/2017	other AES STDNT LOAN PA8878216010B	\$200.00		\$22,143.01
11/08/2017	G 26639 PIN PUR 11/08 14:20 GIANT-EAGLE #064 Bridgeville PA 41038000 6987~5411	\$73.63		\$22,069.38
11/08/2017	A 74348 POS PUR 11/07 01:38 EXXONMOBIL 47 SEWICKLEY PA 001 074348 ~5542	\$45.32		\$22,024.06
11/08/2017	other 824758 PIN PUR 11/08 14:36 PARTY CITY 1155 Bridgeville PA 99999999 82475~5999 <i>Thanksgiving</i>	\$30.94		\$21,993.12
11/09/2017	G 90014 POS PUR 11/07 07:55 #12 BRAVO ROBIN PITTSBURGH PA 00528903 090014~5812	\$262.31		\$21,730.81
11/09/2017	A 794929 PIN PUR 11/09 11:08 JIFFY LUBE #1447 EDGEWORTH PA 35379101 794929~7538	\$114.92		\$21,615.89
11/09/2017	other 13406 POS PUR 11/08 17:54 BEBE NAIL & SPA BRIDGEVILLE PA 78414255 01340~7230	\$81.00		\$21,534.89
11/09/2017	A 837679 POS PUR 11/09 11:17 TSP 203 HEIDELBERG PA 0001D566 837679 ~5542	\$50.72		\$21,484.17
11/09/2017	G 0057 POS PUR 11/08 03:27 JERSEY MIKE'S 80 BRIDGEVILLE PA 00005517 0000~5814	\$21.92		\$21,462.25
11/09/2017	A 64023 POS PUR 11/09 23:05 BP#9684614MOON B CORAOPOLIS PA 9684001 064023~5542	\$21.00		\$21,441.25
11/09/2017	G 26769 PIN PUR 11/09 10:48 GET GO #3021 Pittsburgh PA 21023100 205784 ~5541	\$9.74		\$21,431.51
11/09/2017	A 64020 POS PUR 11/09 22:38 BP#9684614MOON B CORAOPOLIS PA 9684001 064020~5542	\$5.00		\$21,426.51

WORKPLACE FIRST - 7610 (continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
11/10/2017	T/E 340844 PIN PUR 11/10 17:41 TARGET T-1874 12 Leesburg VA 99999999 340844 ~5411 <i>granddaughter expenses/food</i>	\$135.14		\$21,291.37
11/10/2017	A 90004 POS PUR 11/09 04:43 SK332 MCCLAREN PITTSBURGH PA 01133460 090004 ~7538	\$100.00		\$21,191.37
11/10/2017	U PEOPLES NATURAL GAS BILL 200007076777	\$72.91		\$21,118.46
11/10/2017	U COLLIER TOWNSHIP ONLINE PMT CKF962150893POS	\$44.92		\$21,073.54
11/10/2017	G 32813 POS PUR 11/09 14:07 STARBUCKS STORE PITTSBURGH PA 00000000 032813~5814	\$4.23		\$21,069.31
11/13/2017	T/E 76223 POS PUR 11/10 06:48 BLUE RIDGE GRILL LEESBURG VA 00000001 076223 ~5812	\$214.44		\$20,854.87
11/13/2017	U VZ WIRELESS VE VZW WEBPAY 7786077	\$197.82		\$20,657.05
11/13/2017	other 954082 PIN PUR 11/13 16:51 MACY'S 621 PITTSBURGH PA 99999999 954082 ~5311 <i>Christmas gifts</i>	\$139.52		\$20,517.53
11/13/2017	H TruGreen COLLECTION 171110004000105	\$88.54		\$20,428.99
11/13/2017	T/E 46749 POS PUR 11/10 01:13 10587LEESBURG CO LEESBURG VA 00000000 046749 ~5691	\$69.06		\$20,359.93
11/13/2017	T/E 65019 POS PUR 11/12 14:41 LE CREUSET FACTO LEESBURG VA 00000000 065019 ~5999	\$42.61		\$20,317.32
11/13/2017	T/E 416050 PIN PUR 11/11 11:34 LAYERED CAKE PAT LEESBURG VA 55890948 416050 ~5462	\$42.16		\$20,275.16
11/13/2017	HH 915272 PIN PUR 11/13 15:51 TARGET T-2787 20 Upper St.Clai PA 99999999 91~5310	\$41.60		\$20,233.56
11/13/2017	A 29289 POS PUR 11/10 06:46 SHEETZ 00 LEESBURG VA 015 029289 ~5542	\$39.17		\$20,194.39
11/13/2017	G 255957 PIN PUR 11/13 14:52 THE UNCOMMON MAR PITTSBURGH PA 39832101 25595~5411	\$30.69		\$20,163.70
11/13/2017	T/E 982619 PIN PUR 11/11 13:02 7-ELEVEN LEESBURG VA 00MHA513 130213982619 ~5541	\$13.45		\$20,150.25
11/13/2017	T/E 6809 POS PUR 11/10 17:15 THE MARKET 5616 LEESBURG VA 62 006809 ~5814	\$9.04		\$20,141.21
11/14/2017	other 39151 POS PUR 11/13 00:27 MACYS SOUTH HIL PITTSBURGH PA 07139151 039151~5311 <i>Christmas gifts</i>	\$99.50		\$20,041.71
11/14/2017	G 770123 PIN PUR 11/14 06:16 TSP 203 HEIDELBERG PA 0001D566 770123 ~5541	\$17.27		\$20,024.44
11/14/2017	G 787200 PIN PUR 11/14 13:19 TSP 810 WEIRTON WV 0001D715 787200 ~5541	\$13.10		\$20,011.34
11/14/2017	other 32368 POS PUR 11/14 14:09 APL* ITUNES.COM/ 866-712-7753 CA 00000000 032~5735	\$0.99		\$20,010.35
11/15/2017	G 46648 PIN PUR 11/15 14:50 MARKET DISTRICT Pittsburgh PA 47001900 599284~5411	\$221.16		\$19,789.19
11/15/2017	A 638430 PIN PUR 11/15 15:02 SHEETZ 0363 PITTSBURGH PA 08126101 638430 ~5541	\$35.31		\$19,753.88
11/15/2017	HH 495385 POS PUR 11/14 20:15 Wal-Mart Store SCOTT TWP PA 50400007 73193801~5411	\$32.95		\$19,720.93
11/15/2017	other 584114 PIN PUR 11/15 13:48 BP#9659251 CANON CANONSBURG PA 06737801 58411~5541	\$8.30		\$19,712.63
11/15/2017	G 80013 POS PUR 11/14 01:53 STARBUCKS STORE PITTSBURGH PA 00000000 080013~5814	\$7.49		\$19,705.14
11/15/2017	G 29511 PIN PUR 11/15 14:26 MARKET DISTRICT Pittsburgh PA 47007500 577794~5411	\$4.27		\$19,700.87
11/15/2017	A 30494 POS PUR 11/14 05:22 PARKING IN PITTS PITTSBURGH PA 00834169 03049~7523	\$3.00		\$19,697.87
11/16/2017	T/E 31681 POS PUR 11/14 05:09 JETBLUE 2792 SALT LAKE CTY UT 00000000 031681~3174	\$444.76		\$19,253.11
11/16/2017	other 20003 POS PUR 11/15 07:31 MCMURRAY DRY CLE CANONSBURG PA 78681817 02000~7216	\$11.20		\$19,241.91

**Statement Ending 11/30/2017**

JOSEPH CUERVO JR

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Primary Account Number: [REDACTED] 7610

WORKPLACE FIRST - [REDACTED] 7610 (continued)**Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
11/17/2017	✓ UPMC PRESBYTERIA PAYROLL 00063884 <i>WAGES</i>		\$1,478.53	\$20,720.44
11/17/2017	G 756920 PIN PUR 11/17 12:47 TSP 810 WEIRTON WV 0001D715 756920 ~5541	\$14.39		\$20,706.05
11/17/2017	G 737428 PIN PUR 11/16 19:30 TSP 203 HEIDELBERG PA 0001D566 737428 ~5541	\$8.14		\$20,697.91
11/20/2017	MC FOREIGN ATM FEE REFUND		\$2.50	\$20,700.41
11/20/2017	MC ATM SURCHARGE FEE REFUND		\$3.50	\$20,703.91
11/20/2017	bc SURCHARGE FEE 307176 ATM WTD 11/19 21:32 COLLIER TOWNSHI BRIDGEVILLE PA KB2268	\$3.50		\$20,700.41
11/20/2017	G 42890 PIN PUR 11/18 14:31 GIANT-EAGLE #064 Bridgeville PA 41000900 8594~5411	\$220.00		\$20,480.41
11/20/2017	ATM 307176 ATM WTD 11/19 21:32 COLLIER TOWNSHI BRIDGEVILLE PA KB2268 307176 ~6011	\$140.00		\$20,340.41
11/20/2017	HH 42654 PIN PUR 11/18 19:45 KMART 3141 BRIDGEVILLE PA 04361680 7323776703~5310	\$76.87		\$20,263.54
11/20/2017	other 51691 POS PUR 11/19 18:06 BEBE NAIL & SPA BRIDGEVILLE PA 78414255 05169~7230	\$70.00		\$20,193.54
11/20/2017	A 851108 POS PUR 11/18 13:10 TSP 203 HEIDELBERG PA 0001D566 851108 ~5542	\$48.62		\$20,144.92
11/20/2017	A 724595 PIN PUR 11/18 13:13 TSP 203 HEIDELBERG PA 0001D566 724595 ~5541	\$34.33		\$20,110.59
11/20/2017	2 377314 PIN PUR 11/18 14:25 BROOKS BROTHERS PITTSBURGH PA 09162317 377314~5651 <i>\$25.00 to ST Jude charity</i>	\$33.00		\$20,077.59
11/20/2017	G 0033 POS PUR 11/19 15:08 JERSEY MIKE'S 80 BRIDGEVILLE PA 00005517 0000~5814	\$18.51		\$20,059.08
11/20/2017	G 718103 PIN PUR 11/20 15:49 TSP 203 HEIDELBERG PA 0001D566 718103 ~5541	\$17.27		\$20,041.81
11/20/2017	G 46346 POS PUR 11/17 04:18 FIVE GUYS PA 179 BRIDGEVILLE PA 57646346 0463~5814	\$11.68		\$20,030.13
11/20/2017	G 338989 PIN PUR 11/18 14:38 DUQUESNE-U-BKST PITTSBURGH PA 99999999 338989~5942	\$9.45		\$20,020.68
11/20/2017	G 67424 POS PUR 11/20 08:57 STARBUCKS STORE BRIDGEVILLE PA 00000000 06742~5814	\$7.38		\$20,013.30
11/20/2017	G 7016 POS PUR 11/17 00:09 STARBUCKS STORE BRIDGEVILLE PA 00000000 00701~5814	\$4.23		\$20,009.07
11/20/2017	bc FEE FOR ATM WTD 11/19 21:32 COLLIER TOWNSHI BRIDGEVILLE PA KB2268 307176 ~6011	\$2.50		\$20,006.57
11/21/2017	other 739122 PIN PUR 11/20 20:30 KOHLS 0293 6571 PITTSBURGH PA 99999999 739122~5311 <i>christmas gifts</i>	\$220.25		\$19,786.32
11/21/2017	G 30888 PIN PUR 11/20 20:54 MARKET DISTRICT Pittsburgh PA 47000600 719338~5411	\$42.01		\$19,744.31
11/21/2017	G 67207 PIN PUR 11/21 08:46 T-BONES WEXFORD PA 80829301 067207 ~5411	\$30.54		\$19,713.77
11/21/2017	G 13078 POS PUR 11/20 05:11 UPMC STARBUCKS P PITTSBURGH PA 00000000 0130~8050	\$7.70		\$19,706.07
11/21/2017	G 54550 POS PUR 11/20 16:40 UPMC PRESBY CAFE PITTSBURGH PA 00000000 05455~5812	\$6.25		\$19,699.82
11/21/2017	G 85317 POS PUR 11/20 23:54 STARBUCKS STORE BRIDGEVILLE PA 00000000 08531~5814	\$4.23		\$19,695.59
11/21/2017	G 13991 POS PUR 11/20 03:55 UPMC PRESBY CAFE PITTSBURGH PA 00000000 01399~5812	\$2.45		\$19,693.14
11/22/2017	G 680211 PIN PUR 11/22 09:27 WINE AND SPIRITS PITTSBURGH PA 01600047 73262~5921	\$65.44		\$19,627.70

WORKPLACE FIRST - 7610 (continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
11/22/2017	A 759051 POS PUR 11/22 08:18 TSP 203 HEIDELBERG PA 0001D566 759051 ~5541	\$37.27		\$19,590.43
11/22/2017	G 61867 POS PUR 11/21 03:07 UPMC PRESBY CAFE PITTSBURGH PA 00000000 06186~5812	\$7.16		\$19,583.27
11/22/2017	A 140405 PIN PUR 11/21 18:33 ADVANCE AUTO PAR CARNEGIE PA 31252504 140405 ~5533	\$4.76		\$19,578.51
11/22/2017	G 62021 POS PUR 11/21 05:37 UPMC PRESBY CAFE PITTSBURGH PA 00000000 06202~5812	\$4.39		\$19,574.12
11/22/2017	G 25898 POS PUR 11/21 20:18 STARBUCKS STORE WEXFORD PA 00000000 025898 ~5814	\$4.23		\$19,569.89
11/22/2017	B 35185 POS PUR 11/21 17:42 UPMC PRESBY CAFE PITTSBURGH PA 00000000 03518~5812	\$3.73		\$19,566.16
11/24/2017	G 561883 PIN PUR 11/22 21:29 WAL-MART #5040 CARNEGIE PA 24504001 561883 ~5411	\$112.61		\$19,453.55
11/24/2017	G 841800 PIN PUR 11/23 12:13 HEIDELBERG SHOP CARNEGIE PA 54938701 841800 ~5411	\$77.57		\$19,375.98
11/24/2017	G 407789 PIN PUR 11/22 21:52 HEIDELBERG SHOP CARNEGIE PA 54938701 407789 ~5411	\$63.64		\$19,312.34
11/24/2017	G 797801 PIN PUR 11/22 21:51 HEIDELBERG SHOP CARNEGIE PA 54938701 797801 ~5411	\$40.83		\$19,271.51
11/24/2017	A 30268 POS PUR 11/22 15:46 PARKING IN PITTS PITTSBURGH PA 00315520 03026~7523	\$4.00		\$19,267.51
11/24/2017	G 9172 POS PUR 11/22 08:15 STARBUCKS STORE PITTSBURGH PA 00000000 009172~5814	\$2.09		\$19,265.42
11/24/2017	A 30222 POS PUR 11/22 15:09 PARKING IN PITTS PITTSBURGH PA 00315520 03022~7523	\$1.00		\$19,264.42
11/27/2017	other 50849 PIN PUR 11/27 14:23 MACY'S 632 PITTSBURGH PA D6320021 004563 ~5311 Christmas gifts	\$116.62		\$19,147.80
11/27/2017	G 43380 PIN PUR 11/27 15:40 MARKET DISTRICT Pittsburgh PA 47000600 616211~5411	\$64.73		\$19,083.07
11/27/2017	other 13115 POS PUR 11/27 15:50 Etsy.com - Victo 718-8557955 NY 00000000 0131~5699 Christmas gifts	\$29.72		\$19,053.35
11/27/2017	A 781395 PIN PUR 11/24 17:58 TSP 203 HEIDELBERG PA 0001D566 781395 ~5541	\$25.20		\$19,028.15
11/27/2017	G 19665 POS PUR 11/27 12:15 GET GO #3205 Carnegie PA 05023100 422631 ~5541	\$17.27		\$19,010.88
11/27/2017	G 44577 POS PUR 11/26 18:49 GET GO #3205 Carnegie PA 05023100 142306 ~5541	\$17.27		\$18,993.61
11/27/2017	G 715622 PIN PUR 11/26 07:03 TSP 203 HEIDELBERG PA 0001D566 715622 ~5541	\$9.83		\$18,983.78
11/28/2017	other 95999 RECURRING 11/26 07:08 FITBIT, INC. D3E WWW.FITBIT.CO CA 00000000 09~5732 Christmas gifts	\$106.95		\$18,876.83
11/28/2017	G 27463 PIN PUR 11/28 15:58 GIANT-EAGLE #064 Bridgeville PA 41000800 3260~5411	\$67.40		\$18,809.43
11/28/2017	G 718136 PIN PUR 11/27 21:57 TSP 203 HEIDELBERG PA 0001D566 718136 ~5541	\$17.27		\$18,792.16
11/29/2017	other 71890 POS PUR 11/27 01:13 NORDSTROM DIRECT 888-282-6060 IA 24771890 071~5311 Christmas gift	\$94.72		\$18,697.44
11/29/2017	other 76871 PIN PUR 11/29 17:29 THE UPS STORE #1 BRIDGEVILLE PA 105 076871 ~7399	\$20.00		\$18,677.44
11/29/2017	MD 69359 POS PUR 11/28 16:12 UPMC COMMUNITY M PITTSBURGH PA 00000000 06935~8011	\$20.00		\$18,657.44
11/29/2017	G 25829 PIN PUR 11/29 12:10 PRESTO QWIK STOP PRESTO PA 05364984 733304860~5499	\$18.32		\$18,639.12
11/29/2017	G 88016 POS PUR 11/28 03:25 STARBUCKS STORE BETHEL PARK PA 00000000 08801~5814	\$4.23		\$18,634.89
11/30/2017	MC FOREIGN ATM FEE REFUND		\$2.50	\$18,637.39

**Statement Ending 11/30/2017**

JOSEPH CUERVO JR

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Primary Account Number: [REDACTED] 7610

WORKPLACE FIRST - [REDACTED] 7610 (continued)**Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
11/30/2017	MC ATM SURCHARGE FEE REFUND		\$3.50	\$18,640.89
11/30/2017	MC MONTHLY SERVICE CHRG REFUND		\$5.00	\$18,645.89
11/30/2017	A SURCHARGE FEE 636764 ATM WTD 11/30 11:56 STANWIX PITTSBURGH PA KB2269 636764 ~6	\$3.50		\$18,642.39
11/30/2017	off CHECK # 1023 <i>Dist to Son</i>	\$1,200.00		\$17,442.39
11/30/2017	24943 POS PUR 11/30 12:17 SHUTTERFLY 800-986-1065 CA 00000000 024943 ~5946 <i>Christina</i>	\$52.37		\$17,390.02
11/30/2017	ATM 636764 ATM WTD 11/30 11:56 STANWIX PITTSBURGH PA KB2269 636764 ~6011	\$40.00		\$17,350.02
11/30/2017	A 15355 POS PUR 11/29 17:38 GET GO #3205 CARNEGIE PA 00000000 015355 ~5542	\$25.84		\$17,324.18
11/30/2017	G 62560 POS PUR 11/30 10:12 GET GO #3205 Carnegie PA 05023100 418338 ~5541	\$10.14		\$17,314.04
11/30/2017	G 7360 POS PUR 11/29 19:49 GET GO #3205 Carnegie PA 05023100 232145 ~5541	\$8.15		\$17,305.89
11/30/2017	G 30643 POS PUR 11/29 14:43 STARBUCKS STORE BRIDGEVILLE PA 00000000 03064~5814	\$6.31		\$17,299.58
11/30/2017	A FEE FOR ATM WTD 11/30 11:56 STANWIX PITTSBURGH PA KB2269 636764 ~6011	\$2.50		\$17,297.08
11/30/2017	BC SERVICE CHARGE	\$5.00		\$17,292.08
11/30/2017	Balance This Statement			\$17,292.08

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
999	11/06/2017	\$600.00	1022	11/08/2017	\$1,500.00	2349580*	11/06/2017	\$288.59
1021*	11/08/2017	\$1,698.10	1023	11/30/2017	\$1,200.00	2354843*	11/06/2017	\$356.74

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
11/01/2017	\$21,141.55	11/10/2017	\$21,069.31	11/21/2017	\$19,693.14
11/02/2017	\$26,313.75	11/13/2017	\$20,141.21	11/22/2017	\$19,566.16
11/03/2017	\$28,134.43	11/14/2017	\$20,010.35	11/24/2017	\$19,264.42
11/06/2017	\$26,411.92	11/15/2017	\$19,697.87	11/27/2017	\$18,983.78
11/07/2017	\$25,541.11	11/16/2017	\$19,241.91	11/28/2017	\$18,792.16
11/08/2017	\$21,993.12	11/17/2017	\$20,697.91	11/29/2017	\$18,634.89
11/09/2017	\$21,426.51	11/20/2017	\$20,006.57	11/30/2017	\$17,292.08

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Service Charge Summary

Description	Amount
TOTAL CHARGE FOR MONTHLY SERVICE CHRG:	\$5.00
Total Service Charge	\$5.00

MOR CS and cover letter Cuervo

**In the United States Bankruptcy Court
for the Western District of Pennsylvania**

In Re:)	Case No. 17-20492 GLT
Joseph Cuervo and Mary E. Cuervo,)	Chapter 11
Debtors.)	Document No.

Certificate of Service

I, Gary W. Short, certify under penalty of perjury that on 12/28/17
I served the:

<input type="checkbox"/>	Feb. 9 to March 31	2017 Monthly Operating Report
<input type="checkbox"/>	May	2017 Monthly Operating Report
<input type="checkbox"/>	June	2017 Monthly Operating Report
<input type="checkbox"/>	July	2017 Monthly Operating Report
<input type="checkbox"/>	Aug.	2017 Monthly Operating Report
<input type="checkbox"/>	Sept.	2017 Monthly Operating Report
<input type="checkbox"/>	Oct.	2017 Monthly Operating Report
<input checked="" type="checkbox"/>	Nov.	2017 Monthly Operating Report
<input type="checkbox"/>	Dec.	2017 Monthly Operating Report
<input type="checkbox"/>	Jan.	2018 Monthly Operating Report
<input type="checkbox"/>	Feb.	2018 Monthly Operating Report
<input type="checkbox"/>	March	2018 Monthly Operating Report

on the parties at the following addresses, by First Class U.S. Mail, postage prepaid:

Office of the United States Trustee
Liberty Center, Suite 970
1001 Liberty Avenue
Pittsburgh PA 15222

Dated: 12/28/17

/s/ Gary W. Short
Gary W. Short, Esquire (PA Bar I.D. No. 36794)
212 Windgap Road, Pittsburgh, PA 15237
Tele. (412) 765-0100 / Fax (412) 536-3977
E-mailgaryshortlegal@gmail.com